

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MAINE  
PORTLAND DIVISION

In re: LAPALME, ALFRED PAUL  
LAPALME, JACQUELINE

§ Case No. 11-21327 JBH

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§

Debtor(s)

§

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)

Anthony J. Manhart, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$83,285.00  
(without deducting any secured claims)

Assets Exempt: \$109,085.00

Total Distribution to Claimants: \$700.19

Claims Discharged

Without Payment: \$19,776.05

Total Expenses of Administration: \$467.81

3) Total gross receipts of \$ 1,168.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$1,168.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$22,392.07	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	467.81	467.81	467.81
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	17,286.77	15,694.97	15,694.97	700.19
<b>TOTAL DISBURSEMENTS</b>	<b>\$39,678.84</b>	<b>\$16,162.78</b>	<b>\$16,162.78</b>	<b>\$1,168.00</b>

4) This case was originally filed under Chapter 7 on September 09, 2011.  
The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/05/2013 By: /s/Anthony J. Manhart  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
TAX REFUNDS	1224-000	1,168.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$1,168.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Sanford Institute for Savings	4110-000	22,392.07	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$22,392.07</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
International Sureties, Ltd.	2300-000	N/A	0.81	0.81	0.81
Anthony J. Manhart	2100-000	N/A	292.00	292.00	292.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00

The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$467.81	\$467.81	\$467.81

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	2,253.60	2,255.64	2,255.64	100.64
2	Capital One Bank (USA), N.A.	7100-000	5,284.63	5,527.76	5,527.76	246.60
3	Capital One Bank (USA), N.A.	7100-000	4,094.46	4,327.65	4,327.65	193.06
4	PYOD, LLC its successors and assigns as assignee	7100-000	744.50	509.00	509.00	22.71
5	PYOD, LLC its successors and assigns as assignee	7100-000	128.31	3,074.92	3,074.92	137.18
NOTFILED	Best Buy/ Retail Services	7100-000	457.88	N/A	N/A	0.00
NOTFILED	Fashion Bug	7100-000	345.33	N/A	N/A	0.00
NOTFILED	Catherines	7100-000	224.56	N/A	N/A	0.00
NOTFILED	Juniper Card Services	7100-000	3,753.50	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$17,286.77	\$15,694.97	\$15,694.97	\$700.19

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 11-21327 JBH  
**Case Name:** LAPALME, ALFRED PAUL  
 LAPALME, JACQUELINE

**Trustee:** (390050) Anthony J. Manhart  
**Filed (f) or Converted (c):** 09/09/11 (f)  
**§341(a) Meeting Date:** 10/17/11  
**Claims Bar Date:** 06/27/12

**Period Ending:** 04/05/13

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Mobile Home located on rented land at 20, Chicka	69,000.00	0.00		0.00	FA
2	Cash on hand	35.00	0.00		0.00	FA
3	Checking account at Kennebunk Savings Bank	400.00	0.00		0.00	FA
4	Household Goods and Furnishings, no one item wor	7,500.00	0.00		0.00	FA
5	debtor's clothing	200.00	0.00		0.00	FA
6	debtor's spouse's clothing	200.00	0.00		0.00	FA
7	Engagement and wedding rings and misc. other pie	750.00	0.00		0.00	FA
8	Boston Mutual Life Insurance Company life insura	0.00	0.00		0.00	FA
9	Retirement plan - currently receiving payments	0.00	0.00		0.00	FA
10	2002 Ford Escape. Good Condition	5,200.00	0.00		0.00	FA
11	TAX REFUNDS (u) Potential recovery of 2011 federal and/or state income tax refunds	Unknown	1,168.00		1,168.00	FA
11	<b>Assets Totals (Excluding unknown values)</b>	<b>\$83,285.00</b>	<b>\$1,168.00</b>		<b>\$1,168.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

TDR to be filed.

**Initial Projected Date Of Final Report (TFR):** October 17, 2012

**Current Projected Date Of Final Report (TFR):** October 2, 2012 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-21327 JBH  
**Case Name:** LAPALME, ALFRED PAUL  
 LAPALME, JACQUELINE  
**Taxpayer ID #:** \*\*-\*\*\*1243  
**Period Ending:** 04/05/13

**Trustee:** Anthony J. Manhart (390050)  
**Bank Name:** The Bank of New York Mellon  
**Account:** 9200-\*\*\*\*\*45-66 - Checking Account  
**Blanket Bond:** \$19,099,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/26/12	{11}	Kennebunk Savings	Estate's portion of 2011 tax refunds - deposit entered in error	1224-000	1,186.00		1,186.00
03/26/12	{11}	Kennebunk Savings	Estate's portion of 2011 tax refunds - deposit entered in error	1224-000	1,168.00		2,354.00
03/26/12	{11}	Kennebunk Savings	Estate's portion of 2011 tax refunds	1224-000	1,168.00		3,522.00
03/26/12	{11}	Kennebunk Savings	Reversed Deposit 100001 1 Estate's portion of 2011 tax refunds	1224-000	-1,186.00		2,336.00
03/26/12	{11}	Kennebunk Savings	Reversed Deposit 100001 2 Estate's portion of 2011 tax refunds	1224-000	-1,168.00		1,168.00
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,143.00
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,118.00
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,093.00
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,068.00
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,043.00
08/07/12	101	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/30/2012 FOR CASE #11-21327, Bond #016027599	2300-000		0.81	1,042.19
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,017.19
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	992.19
11/07/12	102	Anthony J. Manhart	Dividend paid 100.00% on \$292.00, Trustee Compensation; Reference:	2100-000		292.00	700.19
11/07/12	103	Discover Bank	Dividend paid 4.46% on \$2,255.64; Claim# 1; Filed: \$2,255.64; Reference:	7100-000		100.64	599.55
11/07/12	104	Capital One Bank (USA), N.A.	Dividend paid 4.46% on \$5,527.76; Claim# 2; Filed: \$5,527.76; Reference:	7100-000		246.60	352.95
11/07/12	105	Capital One Bank (USA), N.A.	Dividend paid 4.46% on \$4,327.65; Claim# 3; Filed: \$4,327.65; Reference:	7100-000		193.06	159.89
11/07/12	106	PYOD, LLC its successors and assigns as assignee	Dividend paid 4.46% on \$509.00; Claim# 4; Filed: \$509.00; Reference:	7100-000		22.71	137.18
11/07/12	107	PYOD, LLC its successors and assigns as assignee	Dividend paid 4.46% on \$3,074.92; Claim# 5; Filed: \$3,074.92; Reference:	7100-000		137.18	0.00

<b>ACCOUNT TOTALS</b>	<b>1,168.00</b>	<b>1,168.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>1,168.00</b>	<b>1,168.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$1,168.00</b>	<b>\$1,168.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 11-21327 JBH  
**Case Name:** LAPALME, ALFRED PAUL  
 LAPALME, JACQUELINE  
**Taxpayer ID #:** \*\*-\*\*\*1243  
**Period Ending:** 04/05/13

**Trustee:** Anthony J. Manhart (390050)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*275466 - Checking Account  
**Blanket Bond:** \$19,099,000.00 (per case limit)  
**Separate Bond:** N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

(No Transactions on File for this Period)

<b>ACCOUNT TOTALS</b>	<b>0.00</b>	<b>0.00</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$0.00</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
Checking # 9200-*****45-66	1,168.00	1,168.00	0.00
Checking # ****275466	0.00	0.00	0.00
	<b>\$1,168.00</b>	<b>\$1,168.00</b>	<b>\$0.00</b>